

## EXHIBIT D

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

-----X  
In re:

CASE No. 17-74291-las

Shazia P. Rizwan

CHAPTER 7

Debtor(s).  
-----X

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**RELIEF FROM STAY – REAL ESTATE AND  
COOPERATIVE APARTMENTS**

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**BACKGROUND INFORMATION**

**1. ADDRESS OF REAL PROPERTY OR COOPERATIVE APARTMENT:**

15 Yellow Top Lane  
Smithtown, New York 11787 a/k/a 17763

**2. LENDER NAME:**

Fay Servicing LLC as servicer for U.S. ROF II Legal Title Trust 2015-1, by  
U.S. Bank National Association, as Legal Title Trustee

**3. MORTGAGE DATE:**

July 13, 2007

**4. POST-PETITION PAYMENT ADDRESS:**

Fay Servicing, LLC  
3000 Kellway Drive, Ste 150  
Carrollton, TX 75006

**DEBT AND VALUE REPRESENTATIONS**

**5. TOTAL PRE-PETITION AND POST-PETITION INDEBTEDNESS OF DEBTOR(S) TO MOVANT AS OF THE  
MOTION FILING DATE: \$ 943,560.66**

*(THIS MAY NOT BE RELIED UPON AS A "PAYOFF" QUOTATION.)*

**6. MOVANT'S ESTIMATED MARKET VALUE OF THE REAL PROPERTY OR COOPERATIVE APARTMENT  
AS OF THE MOTION FILING DATE: \$ 799,000.00**

**7. SOURCE OF ESTIMATED MARKET VALUE: Broker's Price Opinion (conducted 03/30/2017)**

**STATUS OF THE DEBT AS OF THE PETITION DATE**

8. DEBTOR(S)'S INDEBTEDNESS TO MOVANT AS OF THE PETITION DATE:

A. TOTAL:	\$ <u>943,560.66</u>
B. PRINCIPAL:	\$ <u>667,549.22</u>
C. INTEREST:	\$ <u>180,252.49</u>
D. ESCROW (TAXES AND INSURANCE):	\$ <u>88,345.55</u>
E. FORCED PLACED INSURANCE EXPENDED BY MOVANT:	\$ <u>0.00</u>
F. PRE-PETITION ATTORNEYS' FEES CHARGED TO DEBTOR(S):	\$ <u>0.00</u>
G. PRE-PETITION LATE FEES CHARGED TO DEBTOR(S):	\$ <u>0.00</u>

9. CONTRACT INTEREST RATE: 6.375%

(IF THE INTEREST RATE HAS CHANGED, LIST THE RATE(S) AND DATE(S) THAT EACH RATE WAS IN EFFECT ON A SEPARATE SHEET AND ATTACH THE SHEET AS AN EXHIBIT TO THIS FORM. STATE THE EXHIBIT NUMBER HERE: \_\_\_\_.)

10. OTHER PRE-PETITION FEES, CHARGES OR AMOUNTS CHARGED TO DEBTOR(S)'S ACCOUNT AND NOT LISTED ABOVE:

Recoverable Balance - \$7,413.40

(IF ADDITIONAL SPACE IS REQUIRED, LIST THE AMOUNT(S) ON A SEPARATE SHEET AND ATTACH THE SHEET AS AN EXHIBIT TO THIS FORM. STATE THE EXHIBIT NUMBER HERE: \_\_\_\_.)

**AMOUNT OF POST-PETITION DEFAULT AS OF THE MOTION FILING DATE**

11. DATE OF RECEIPT OF LAST PAYMENT: 06/01/2013

12. NUMBER OF PAYMENTS DUE FROM PETITION DATE TO MOTION FILING DATE: 1 PAYMENTS.

## 13. POST-PETITION PAYMENTS IN DEFAULT:

PAYMENT DUE DATE	AMOUNT DUE	AMOUNT RECEIVED	AMOUNT APPLIED TO PRINCIPAL	AMOUNT APPLIED TO INTEREST	AMOUNT APPLIED TO ESCROW	LATE FEE CHARGED
08/01/2017						
TOTAL:	\$	\$	\$	\$	\$	\$

## 14. OTHER POST-PETITION FEES CHARGED TO DEBTOR(S):

A. TOTAL: \$ 931.00

B. ATTORNEYS' FEES IN CONNECTION WITH THIS MOTION: \$ 750.00

C. FILING FEE IN CONNECTION WITH THIS MOTION: \$ 181.00

D. OTHER POST-PETITION ATTORNEYS' FEES: \$ \_\_\_\_\_

E. POST-PETITION INSPECTION FEES: \$ \_\_\_\_\_

F. POST-PETITION APPRAISAL/BROKER'S PRICE OPINION FEES \$ \_\_\_\_\_

G. FORCED PLACED INSURANCE EXPENDED BY MOVANT: \$ \_\_\_\_\_

15. AMOUNT HELD IN SUSPENSE BY MOVANT: \$ \_\_\_\_\_

16. OTHER POST-PETITION FEES, CHARGES OR AMOUNTS CHARGED TO DEBTOR(S)'S ACCOUNT AND NOT LISTED ABOVE:

(IF ADDITIONAL SPACE IS REQUIRED, LIST THE AMOUNT(S) ON A SEPARATE SHEET AND ATTACH THE SHEET AS AN EXHIBIT TO THIS FORM. STATE THE EXHIBIT NUMBER HERE: \_\_\_\_.)



### REQUIRED ATTACHMENTS TO MOTION

PLEASE ATTACH THE FOLLOWING DOCUMENTS TO THIS MOTION AND INDICATE THE EXHIBIT NUMBER ASSOCIATED WITH EACH DOCUMENT.

- (1) COPIES OF DOCUMENTS THAT ESTABLISH MOVANT'S INTEREST IN THE SUBJECT PROPERTY. FOR PURPOSES OF EXAMPLE ONLY, THIS MAY BE A COMPLETE AND LEGIBLE COPY OF THE PROMISSORY NOTE OR OTHER DEBT INSTRUMENT TOGETHER WITH A COMPLETE AND LEGIBLE COPY OF THE MORTGAGE AND ANY ASSIGNMENTS IN THE CHAIN FROM THE ORIGINAL MORTGAGEE TO THE CURRENT MOVING PARTY. (EXHIBIT A,B,C.)
- (2) COPIES OF DOCUMENTS THAT ESTABLISH MOVANT'S STANDING TO BRING THIS MOTION. (EXHIBIT A,B,C.)
- (3) COPIES OF DOCUMENTS THAT ESTABLISH THAT MOVANT'S INTEREST IN THE REAL PROPERTY OR COOPERATIVE APARTMENT WAS PERFECTED. FOR THE PURPOSES OF EXAMPLE ONLY, THIS MAY BE A COMPLETE AND LEGIBLE COPY OF THE FINANCING STATEMENT (UCC-1) FILED WITH THE CLERK'S OFFICE OR THE REGISTER OF THE COUNTY IN WHICH THE PROPERTY OR COOPERATIVE APARTMENT IS LOCATED. (EXHIBIT A,B,C.)

## DECLARATION AS TO BUSINESS RECORDS

I, Lisa L. Johnson, THE AVP, Bankruptcy OF Fay Servicing, LLC, as servicer THE MOVANT HEREIN, DECLARE PURSUANT TO 28 U.S.C. SECTION 1746 UNDER PENALTY OF PERJURY THAT THE INFORMATION PROVIDED IN THIS FORM AND ANY EXHIBITS ATTACHED HERETO (OTHER THAN THE TRANSACTIONAL DOCUMENTS ATTACHED AS REQUIRED BY PARAGRAPHS 1, 2, AND 3, ABOVE) IS DERIVED FROM RECORDS THAT WERE MADE AT OR NEAR THE TIME OF THE OCCURRENCE OF THE MATTERS SET FORTH BY, OR FROM INFORMATION TRANSMITTED BY, A PERSON WITH KNOWLEDGE OF THOSE MATTERS; THAT THE RECORDS WERE KEPT IN THE COURSE OF THE REGULARLY CONDUCTED ACTIVITY; AND THAT THE RECORDS WERE MADE IN THE COURSE OF THE REGULARLY CONDUCTED ACTIVITY AS A REGULAR PRACTICE.

I FURTHER DECLARE THAT COPIES OF ANY TRANSACTIONAL DOCUMENTS ATTACHED TO THIS FORM AS REQUIRED BY PARAGRAPHS 1, 2, AND 3, ABOVE, ARE TRUE AND CORRECT COPIES OF THE ORIGINAL DOCUMENTS.

EXECUTED AT Tampa, Florida  
ON THIS 22 DAY OF September, 2017

NAME: Lisa L. Johnson  
TITLE: AVP, Bankruptcy  
MOVANT: Fay Servicing, LLC as servicer  
STREET ADDRESS: 8001 Woodland Center Blvd.  
CITY, STATE AND ZIP CODE: Tampa, FL 33614

## DECLARATION

I, Lisa L. Johnson, THE AVP, Bankruptcy OF Fay Servicing, LLC, as servicer THE MOVANT HEREIN, DECLARE PURSUANT TO 28 U.S.C. SECTION 1746 UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT BASED ON PERSONAL KNOWLEDGE OF THE MOVANT'S BOOKS AND BUSINESS RECORDS.

EXECUTED AT Tampa, Florida  
ON THIS 22 DAY OF September, 2017

NAME: Lisa L. Johnson  
TITLE: AVP, Bankruptcy  
MOVANT: Fay Servicing, LLC as servicer  
STREET ADDRESS: 8001 Woodland Center Blvd  
CITY, STATE AND ZIP CODE: Tampa, FL 33614

## EXHIBIT E



Standard BPO, Interior v2

15 Yellow Top Ln, Smithtown, NY 11787

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price Marketing Time: Typical  
Important additional information relating to this report including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Inspection Date 03/10/2017  
Loan Number [REDACTED]  
Borrower Name GHANI H RIZWAN

Order ID 5422298 Property ID 22403949  
Date of Report 03/30/2017  
APN [REDACTED]

## Tracking IDs

Order Tracking ID 81916  
Tracking ID 2 -

Tracking ID 1 81916  
Tracking ID 3 -

## I. General Conditions

Property Type SFR  
Occupancy Occupied  
Ownership Type Fee Simple  
Property Condition Good  
Estimated Exterior Repair Cost \$0  
Estimated Interior Repair Cost \$0  
Total Estimated Repair  
HOA No  
Visible From Street Visible

## Condition Comments

Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood. Area is distant suburban, comp radius expanded to reach most effective comps.

## II. Subject Sales &amp; Listing History

Current Listing Status Not Currently Listed  
Listing Agency/Firm  
Listing Agent Name  
Listing Agent Phone  
# of Removed Listings in Previous 12 Months 0  
# of Sales in Previous 12 Months 0

Listing History Comments  
no data noted

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
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## III. Neighborhood &amp; Market Data

Location Type Suburban  
Local Economy Improving  
Sales Prices in this Neighborhood Low: \$500,000 High: \$900,000  
Market for this type of property Increased 3 % in the past 6 months.  
Normal Marketing Days <90

## Neighborhood Comments

Home is within an area that is centrally located and where homeowners enjoy easy access to our local conveniences, shopping, schools, parks and other places of interest.



**IV. Current Listings**

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	15 Yellow Top Ln	17 Yellow Top Ln	4 Hayloft Ct	5 Looking Glass Ct
City, State	Smithtown, NY	Smithtown, NY	Smithtown, NY	Smithtown, NY
Zip Code	11787	11787	11787	11787
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	—	0.02 <sup>1</sup>	0.10 <sup>1</sup>	3.70 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
List Price \$	—	\$810,000	\$919,000	\$759,000
DOM - Cumulative DOM	— —	124 - 180	17 - 48	43 - 69
Original List Price \$	\$	\$875,000	\$919,000	\$779,000
Age (# of years)	12	12	12	21
Condition	Good	Average	Average	Average
Sales Type	—	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonail
# Units	1	1	1	1
Living Sq. Feet	3,800	3,750	3,200	3,500
Bdrm - Bths - ½ Bths	5 - 3 - 1	5 - 3 - 1	5 - 3 - 1	4 - 3 - 1
Total Room #	11	10	11	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,800	1,700	1,800	1,700
Pool/Spa	—	—	—	—
Lot Size	0.53 acres	0.41 acres	0.35 acres	0.49 acres
Other	None	None	None	None

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** porch patio, near schools, shopping and medical resources, wood floors

**Listing 2** corner lot, wood floors, newer paint and carpets, newer roof and siding

**Listing 3** near all maintained, close to all resources and shopping and schools, newer heating system

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional

<sup>3</sup> Subject \$/ft based upon as-is sale price.

**V. Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	15 Yellow Top Ln	7 Aberdeen Rd	9 Wagon Wheel Ct	2 Greenbelt Ct
City, State	Smithtown, NY	Smithtown, NY	Smithtown, NY	Smithtown, NY
Zip Code	11787	11787	11787	11787
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	—	1.50 <sup>1</sup>	0.13 <sup>1</sup>	2.64 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
List Price \$	—	\$799,000	\$875,000	\$779,000
Sale Price \$	—	\$860,000	\$785,000	\$764,000
Type of Financing	—	Cash	Conv	Unknown
Date of Sale	—	9/2/2016	9/2/2016	2/28/2017
DOM - Cumulative DOM	— - —	80 - 93	123 - 145	136 - 150
Original List Price \$	—	\$799,000	\$899,000	\$789,000
Age (# of years)	12	14	5	10
Condition	Good	Average	Average	Average
Sales Type	—	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	3,800	4,100	4,200	3,500
Bdrm - Bths - ½ Bths	5 - 3 - 1	4 - 4 - 1	5 - 2 - 2	4 - 2 - 1
Total Room #	11	12	11	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,800	1,800	1,700	1,600
Pool/Spa	—	—	—	—
Lot Size	0.53 acres	0.51 acres	0.31 acres	0.8 acres
Other	None	None	None	None
Adjustment	—	-\$15,000	+\$0	-\$30,000
Adjusted Price	—	\$845,000	\$785,000	\$734,000

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject  
**Sold 1** wood floors, fence, porch patio, new roof and siding, close to all services larger lot  
**Sold 2** similar size, style and location, newer windows and doors, close to schools  
**Sold 3** fence, porch patio, cedar trim, low taxes, close to all area resources larger lot

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional

<sup>3</sup> Subject \$/ft based upon as-is sale price

**VI. Repair Addendum**

Exterior

Total Estimated Exterior Repairs \$0

Interior

Total Estimated Interior Repairs \$0

**VII. Marketing Strategy**

	As Is Price	Repaired Price
Suggested List Price	\$799,000	\$799,000
Sales Price	\$785,000	\$785,000

**Comments Regarding Pricing Strategy**

I looked at the sold comps as well as the assessed value of the subject property to help determine the Suggested List Price. \*lot size .53 is correct, MLS listing to support 2007 year built and 3800 square feet attached. Also, subject is located in a gated community "Yellow Top Farms" development built 2007. Please not that subject is valued below the adjacent property that is on the market. 6 Hamlet and 120 Windwatch are smaller units, located in an inferior school district, with fewer amenities. 6 Sheppard is a smaller unit in an inferior location with fewer amenities.

**VIII. Clear Capital Quality Assurance Comments Addendum**

**Reviewer's Notes** Variance from prior report is due to the GLA being larger than previously reported. GLA is being estimated, but broker has provided a prior MLS sheet to support the GLA he used. Broker's conclusion reflects a market price for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the price conclusion appears to be adequately supported.

IX. Property Images

Address 15 Yellow Top Ln, Smithtown, NY 11787

Loan Number [REDACTED]

Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Subject 15 Yellow Top Ln

View Front



Subject 15 Yellow Top Ln

View Address Verification



**IX. Property Images (continued)**

**Address** 15 Yellow Top Ln, Smithtown, NY 11787

**Loan Number** [REDACTED]

**Suggested List** \$799,000

**Suggested Repaired** \$799,000

**Sale** \$785,000



**Subject** 15 Yellow Top Ln

**View** Street



**Subject** 15 Yellow Top Ln

**View** Interior

**Comment** "living room"

**IX. Property Images (continued)**

**Address** 15 Yellow Top Ln, Smithtown, NY 11787

**Loan** [REDACTED]

**Suggested List** \$799,000

**Suggested Repaired** \$799,000

**Sale** \$785,000



**Subject** 15 Yellow Top Ln

**View** Interior

**Comment** "dining room"



**Subject** 15 Yellow Top Ln

**View** Interior

**Comment** "den"



IX. Property Images (continued)

Address 15 Yellow Top Ln, Smithtown, NY 11787

Loan Number [REDACTED]

Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Subject 15 Yellow Top Ln

View Kitchen



Subject 15 Yellow Top Ln

View Bathroom

IX. Property Images (continued)

Address 15 Yellow Top Ln, Smithtown, NY 11787

Loan Number [REDACTED]

Suggested List \$799,000

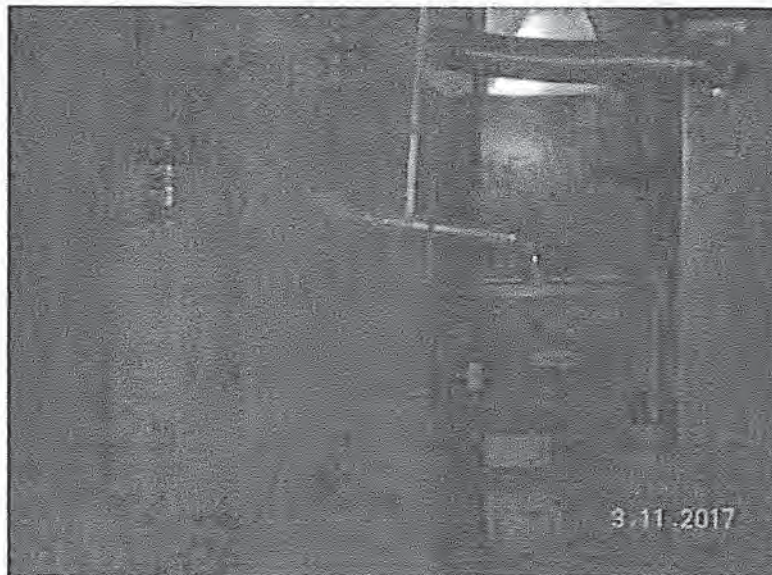
Suggested Repaired \$799,000

Sale \$785,000



Subject 15 Yellow Top Ln

View Bedroom



Subject 15 Yellow Top Ln

View Interior

Comment "utilities"



**IX. Property Images (continued)**

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan Number [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



**Subject** 15 Yellow Top Ln

**View** Bathroom



**Subject** 15 Yellow Top Ln

**View** Bedroom

**IX. Property Images (continued)**

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan Number [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Safe \$785,000



Subject 15 Yellow Top Ln

View Bathroom



Subject 15 Yellow Top Ln

View Bedroom



IX. Property Images (continued)

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan Number [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Subject 15 Yellow Top Ln

View Bedroom



Subject 15 Yellow Top Ln

View Bathroom

IX. Property Images (continued)

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan Number [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Subject 15 Yellow Top Ln

View Bedroom



Subject 15 Yellow Top Ln

View Side



**IX. Property Images (continued)**

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Listing Comp 1 17 Yellow Top Ln

View Front



Listing Comp 2 4 Hayloft Ct

View Front

**IX. Property Images (continued)**

Address 15 Yellow Top Ln, Smithtown, NY 11787  
Loan Number [REDACTED] Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000



Listing Comp 3 5 Looking Glass Ct

View Front



Sold Comp 1 7 Aberdeen Rd

View Front



**IX. Property Images (continued)**

Address 15 Yellow Top Ln, Smithtown, NY 11787

Loan Number [REDACTED]

Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000




Sold Comp 2 9 Wagon Wheel Ct

View Front



Sold Comp 3 2 Greenbolt Ct

View Front

<b>15 Yellowtop, Smithtown, NY 11787</b>		<b>List Price: \$849,000</b>	
	<b>ML#: 2564545</b>	<b>Res</b>	<b>1 Family, Det</b>
	<b>Sec/Area: Yellowtop Farms</b>		<b>Colonial</b>
	<b>Devel:</b>		<b>Zone: 24</b>
	<b>Schools: 1 Smithtown</b>	<b>Br: 5</b>	<b>MBR 1st Floor: N</b>
	<b>Taxes: \$19,540.87</b>	<b>Vill Tax:</b>	<b>Baths Full: 3</b>
<b>Total Taxes: \$19,540.87</b>		<b>Baths Half: 1</b>	
<b>Taxes w/Basic STAR:</b>		<b>Basement: Full</b>	
<b>Dis:</b>	<b>Sec: 130'</b>	<b>Finished Bsmt: N</b>	
<b>Block: 2000</b>	<b>Lot: 100</b>	<b>Lot Size: -</b>	
<b>Adult Comm: N</b>	<b>Gated Prop:</b>	<b>Lot Sqrt: 0</b>	
<b>Beach Rts:</b>	<b>Dock Rts:</b>	<b>Zoning:</b>	
<b>Cross Street: Plaisted</b>			
<b>Walk Score®: 32</b>			
<b>Directions: Smithtown Bypass To Plaisted To Yellowtop</b>			
<b>Remarks: Immaculate 3800 Sq Ft Home, Largest In This Development. Smithtown Sd, 3 Car Garage &amp; 6 Car Driveway. Chef's Kitchen W/Granite Countertops &amp; Stainless Steel Top Of The Line Appliances, French Doors, 2 Story Wood Staircase. 5 Bedrooms, 3 1/2 Baths, Maid's Quarters, Large Master Br Suite, Huge Property</b>			
<b>Property Description: Immaculate 3800 Sq Ft Home, Largest In This Development. Smithtown Sd, 3 Car Garage &amp; 6 Car Driveway. Chef's Kitchen W/Granite Countertops &amp; Stainless Steel Top Of The Line Appliances, French Doors, 2 Story Wood Staircase. 5 Bedrooms, 3 1/2 Baths, Maid's Quarters, Large Master Br Suite, Huge Property</b>			
<b><u>Property Info</u></b>	<b><u>Rooms/Interior</u></b>	<b><u>Appliances/Utilities</u></b>	<b><u>Exterior</u></b>
Appx Yr Built: 2007	# Kitchens: 1	Stove: Y	Garage: 3, Att
New Constr: N	Eat In Kitchen: Y	Refrigerator: Y	Driveway: Pvt
Construction: Brick	DiningRm: Formal	Dishwasher: Y	Porch:
Front Expose:	Den/Fam Rm: Y	Washer: Y	Patio:
Cul-De-Sac: Corner:	Office: Y	Dryer: Y	Deck:
Horse Prop:	Attic: Y	A/C: Cac	Pool: N
Appearance: Diamond	Apx Int Sqrt: 3800	CAC Zones: 6	Tennis Ct:
Waterfront: N	Wood Flrs: Y	Heat: Gas, Hw	Ing Sprink: Yes
Waterview: N	W/W Carpet:	Heat Zones: 2	Building Size:
Water Frtage:	Fireplaces: 1	Sep HW Heater:	Water: Public
Bulkhead:	Skylight:	Permit:	Sewer: Y
<b>Bsm/Subfl: Full Unfinished</b>		<b>Also For Rent: Y, 6500</b>	
<b>1st Floor: Lr, Fdr, Eik, Den W/Fplc, Fbth, 1/2 Bth, Maid Quar W/Fbth</b>		<b>Rental Income:</b>	
<b>2nd Floor: 3 Lg Bdrms, Lots Of Closets, Mbrm Ste W/Full Bath</b>		<b>Short Sale: N</b>	
<b>3rd Floor:</b>		<b>REO: N</b>	
<b>Personal Property Exclusions:</b>		<b>Supersedes ML#:</b>	
<b>Energy Efficient Feature: N</b>			
<b>List Date: 3/12/2013</b>	<b>Sold Price:</b>	<b>Org. LP: \$849,000</b>	
<b>Exp Date: 10/17/2013</b>	<b>% Difference:</b>	<b>Prior LP:</b>	
<b>UC Date:</b>	<b>Mortgage Type:</b>	<b>List Price: \$849,000</b>	
<b>Prop Title Dte:</b>	<b>Final Mort:</b>	<b>Contr Price:</b>	
<b>Title Date:</b>	<b>DOM:</b>	<b>Owner Finance:</b>	
		<b>Brkr/Agent Own:</b>	
<b>Sell Agcy Comp: 0</b>			
<b>Buyer Agcy Comp: 2</b>			
<b>Brkr Agcy Comp: 2</b>			
<b>List Brkr Comp (For Rental): 50% 1 Mo</b>			
<b>Buyer Exclusions: N</b>			
<b>Offers of compensation are for MLS/Participants only.</b>			
<b>List Broker: Century 21 AA Realty (A-A02)</b>		<b>516-826-8100</b>	<b>Owner: Rizwan</b>
<b>List Agent: Towne, Lisa</b>		<b>516-826-8100</b>	<b>Purchaser:</b>
<b>Moved From:</b>			



## ClearMaps Addendum

Address ☆ 15 Yellow Top Ln, Smithtown, NY 11787

Loan Number [REDACTED]

Suggested List \$799,000

Suggested Repaired \$799,000

Sale \$785,000

5000ft  
1000m

ClearCapital

SUBJECT: 15 Yellow Top Ln, Smithtown, NY 11787



Comparable	Address	Miles to Subject	Mapping Accuracy
☆ Subject	15 Yellow Top Ln, Smithtown, NY	—	Parcel Match
[E] Listing 1	17 Yellow Top Ln, Smithtown, NY	0.02 Miles <sup>1</sup>	Parcel Match
[E] Listing 2	4 Hayloft Ct, Smithtown, NY	0.10 Miles <sup>1</sup>	Parcel Match
[E] Listing 3	5 Looking Glass Ct, Smithtown, NY	3.70 Miles <sup>1</sup>	Parcel Match
[S1] Sold 1	7 Aberdeen Rd, Smithtown, NY	1.50 Miles <sup>1</sup>	Parcel Match
[S2] Sold 2	9 Wagon Wheel Ct, Smithtown, NY	0.13 Miles <sup>1</sup>	Parcel Match
[S3] Sold 3	2 Greenbelt Ct, Smithtown, NY	2.64 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

#### Definitions

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

### Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

**Interior report:** This assignment requires an interior inspection of the property. To schedule the inspection, please contact the interior access name and number within four hours of accepting this report.

If incorrect information is provided or there is no access information, please check your local MLS and contact the listing agent for this property. If a lock box code or key code is provided, please inspect the property within 48 hours of acceptance. If you experience any of the below issues, contact Clear Capital Broker Support within 24 hours so we can assist you with the completion of this report:

1. Unable to reach the Point of Contact (POC) - please reach out to the POC a minimum of 2 times before contacting Clear Capital
2. Difficulties scheduling an appointment
3. Lock Box/Key Code issues (Lock Box not on the property, code does not work)
4. An appointment has been made but it is past your due date and time

**Purpose: Fair Market Price**

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

**Customer Specific Note:**

Comp proximity is this client's primary focus. Other search parameters can be expanded in order to provide comps from the subject's immediate neighborhood. If distance must be expanded, please provide a detailed explanation.

**Comparable Requirements**

1. Please use comparables from the same neighborhood, block or subdivision whenever possible.
2. Use normal/non-distressed/unforced sales and listing comparables whenever possible. If distressed activity is the prevailing market force in the neighborhood, please ensure detailed comments are provided.
3. Do not use damaged or abandoned properties, foreclosures, REOs, or properties clearly inferior compared to the general neighborhood standard.
4. Whenever possible, use comps that have sold during a similar seasonal market as compared to the effective date of the report.
5. Whenever possible, use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.
6. In assessing the AS-IS price for the subject, please take it to mean:
  - Normal/ non-distressed/ un-foreced sale
  - Properly and professionally marketed
  - Taking place during the current seasonal market
  - Allowing non-distressed marketing timelines typical for the neighborhood.
7. In assessing Quick Sale price for the subject, please take it to mean.
  - Normal/ non-distressed/ unforced sales, allowing 30 days to secure a buyer
  - Properly and professionally marketed.

**Standard Instructions:**

We greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, do not accept this report. Per the BPO Standards and Guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

1. Please use the subject characteristics provided in the report Grid (if we preloaded them) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies please explain in the narrative of the report.
  2. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as amenities, parks, schools, commercial, or industrial influences, etc.
  3. Please do not approach the occupants or owners.
  4. If the subject is a commercial property, please contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
  5. If the subject property is currently listed on the market, please attach the MLS sheet.
  6. If a dispute is opened after an order has closed, you will be required to make revisions or comments within 24 hours of being contacted by email or phone. If > 7. Please do not accept if you or your office has completed a report on this property in the last 3 months, are currently listing this property, or have any vested interest in the subject property.
1. One current, original photo of the front of the subject
  2. One address verification photo
  3. One street scene photo looking down the street
  4. At least 8 interior photos - one of each room, and any glaring items that affect the valuation of the property positively or negatively.
  5. MLS listing and sold comp photos required, please comment if no MLS.
- Digital Photos Required



